



INSURANCE ASSOCIATION OF CONNECTICUT

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Statement

Insurance Association of Connecticut

Insurance and Real Estate Committee

March 5, 2015

HB 6869, An Act Concerning Automotive Glass Work Appointments

I am Eric George, President of the Insurance Association of Connecticut (IAC). The Insurance Association of Connecticut (IAC) opposes HB 6869, An Act Concerning Automotive Glass Work Appointments.

HB 6869 would prohibit insurance companies and third-party claims administrators, agents and adjusters working for insurers from scheduling an appointment for automotive glass work for an insured. Such a prohibition would only serve to unnecessarily complicate the automotive glass repair process, to the detriment of consumers, and should be rejected.

Statistically, the most likely claim interaction between an automobile insurer and its insured is a glass claim. Insurers, in Connecticut and across the country, have set up special glass claims procedures in order to improve efficiencies and minimize consumer hassles. Insureds may be provided toll free call-in numbers to connect them with third party administrators hired to process the glass claims.

HB 6869 would nonsensically infringe on an integral part of a normal business operation by preventing the insurer from assisting the insured in accessing the policy benefits paid for by the insured. HB 6869 provides no benefit to consumers. In fact, HB 6869 is clearly anti-consumer in its effect, needlessly forcing another procedural step on consumers, and will only lead to confusion and delay in the glass repair process.

There is no need for HB 6869. Existing Connecticut law provides that an insured cannot be required to use a specific repair shop for glass replacement or repair services (C.G.S. Section 38a-354). Insurers and third-party claims administrators fully inform insureds that they have the right to have their damaged auto glass repaired or replaced by the glass shop of their choice when they make a claim (C.G.S. Section 38a-354a). In addition, state statutes require boldface notice of that right on all insurance identification cards mandatorily provided to insureds (C.G.S. Section 38a-364).

Consumers are clearly exercising their right to choose. Consumer satisfaction surveys conducted by insurers in Connecticut have shown that consumers appreciate the efficiencies and quality of work that result from current glass repair arrangements. We understand that the Insurance Department is not receiving complaints from consumers regarding glass claims. In fact, there have been so few glass repair/replacement complaints over the years that the Department has not even set up a computer data code to track them.

IAC urges rejection of HB 6869. Thank you for the opportunity to present the IAC's comments on this legislation.